



As stated in §38-75-485 of the Omnibus Coastal Property Insurance Reform Act of 2007, the South Carolina Hurricane Damage Mitigation ("SC Safe Home") program is established within the South Carolina Department of Insurance. The grant program is not an entitlement for property owners nor does it obligate the State in any way to fund the inspection or improvement of residential properties in South Carolina. Implementation of this program is subject to annual legislative appropriations.

An Advisory Committee is also established in accordance with §38-75-470 of the Omnibus Coastal Property Insurance Reform Act of 2007. The Advisory Committee is to provide advice and assistance to the SC Safe Home program administrator with regard to the administration of the grant program.

ELIGIBILITY CHECKLIST:

The following requirements must be met to qualify for the SC Safe Home program:

1. The owner-occupied, single-family residence cited in the application is either site built, manufactured or modular.
2. The residence has a current valid property tax assessment record and is adequately insured. The assessed or insured value of the residence does not exceed \$300,000.
3. Local permits and inspections are required as set forth by the governing municipality or county where the residence is located and must be secured prior to the implementation of any improvements. All building codes will be enforced by the local building service departments to ensure the safety and welfare of the residents. All projects are subject to random re-inspections.
4. Recommended improvements must be made by the Grant Reimbursement Deadline which is within three (3) months of the date of the Grant Award Notification letter.
5. A completed wind certification inspection report must be submitted with the grant application, this will include photographs of the home and other documentation outlined in this application. The wind inspection must be performed and signed by a SC Safe Home participating wind mitigation inspector. A list of the wind inspectors is available by visiting the SC Safe Home website at www.SCSafeHome.com. The inspection report must include an itemized listing of the actual improvements that are to be completed. The homeowner should maintain a file with copies of the inspection report, include photographs and, estimates that will be submitted by the certified wind examiner to the homeowner as a part of the final inspection report.

Improvements may include:

- Roof deck attachment
- Secondary water barrier
- Roof covering
- Brace gable ends
- Reinforce roof-to-wall connections
- Opening protection
- Exterior doors, including garage doors
- Tie downs
- Problems associated with weakened trusses, studs and other structural components
- Repair or replacement of manufactured homes piers, anchors and tie-down straps
- Other mitigation techniques approved by the Advisory Committee

GRANT CRITERIA

All grants for projects to help make homes less vulnerable to hurricane damage may be matched on a dollar for-dollar basis, with the state's contribution not to exceed \$5,000. (For example, if the project cost is \$8,000, the state would provide a match of \$4,000. If the project cost is \$12,000, the state would provide a match of \$5,000.) The maximum amount of grant funds disbursed by the state will be half of the actual total cost of the completed improvement project, up to a maximum of \$5,000.

For the purpose of this project, "low-income homeowner" means a person or family whose total annual adjusted gross household income does not exceed 80% of the median annual adjusted gross household income for the county in which the person or family resides and the home must have an assessed value of \$150,000 or less.

To assist the homeowner in applying a SC Median Annual Household Income Chart is available by visiting the SC Safe Home website at www.SCSafeHome.com.

Low-income homeowners, who otherwise meet the eligibility requirements for the SC Safe Home program, are eligible for grant funds up to \$5,000 and are not required to provide a matching amount to receive the grant. As with all grant fund projects, the recommended improvements will be outlined in the inspection report that must be completed by a SC Safe Home certified wind mitigation inspector.

Applicants should include with the application a copy of their most recent signed U.S. Income Tax Return 1040, 1040 EZ or 1040 A. If a household member did not file a tax return with the IRS then they are required to state this in writing followed by their signature.

Please include the homeowner signature and initial where indicated at bottom of each page and throughout the application. Remember to carefully review and sign the Acknowledgement and Agreements of Applicants page (last page of the application). Applications will not be considered complete without all signatures and initials.

Residency Status Guidelines:

For the purposes of the Comprehensive Hurricane Mitigation Program known as SC Safe Home, a grant applicant must meet all of the following requirements:

The application is for the property that has been the primary legal residence of the grant applicant for no less than one taxable year preceding the grant application.

The grant application supplies a Completed South Carolina 1040 or other taxable record for South Carolina.

The applicant provides all other necessary documentation as required by the SC Safe Home Program for the owner-occupied residence in which they dwell and are planning to mitigate with the assistance of SC Safe Home Program grant funds.

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SC Safe Home interprets “single-family, site-built, or manufactured or modular, owner-occupied residential property” to mean a residential dwelling perpetually and continually inhabited, occupied and maintained by a single person or family and owned by such person or family.

METHOD OF AWARD DISBURSEMENT

Grant awards are disbursed on a reimbursement basis only. Reimbursement checks will be made payable to the SC Safe Home Participating Contractor listed on the Contractor Verification page of the Reimbursement Request form once the improvements are completed. Both the homeowner(s) and participating contractor(s) must complete and sign the Reimbursement Request form. Only complete forms will be considered. Do not send the pages separately. All documentation must be submitted together as a single packet of information!

Reminder:

Recommended improvements must be made by the Grant Reimbursement Deadline which is 3 months from the date of the Grant Award Notification letter.



GRANT APPLICATION

Mail the completed, signed and dated application to:

SC SAFE HOME
South Carolina Department of Insurance
P.O. Box 100105
Columbia, SC 29202-3105

This application will contain personal information. Due to the sensitive nature of this application we highly encourage homeowners to send in this packet themselves. Do not have a third party send on your behalf.

Send via U.S. Certified Mail or private postal/shipping carrier. While the Department will provide a confirmation postcard upon receipt of the application, SC Safe Home staff is not responsible for lost or misplaced applications.

Name of Homeowner (Grantee):		Application #: (Department Use Only – Do not write in this block)	
Number of Persons in Household:			
Address of Residence: (location where work will be performed)		Applying for: (check one)	
Telephone Number: () _ _ _ _ - _ _ _ _		<input type="checkbox"/> Matching funds <input type="checkbox"/> Non-matching funds	
County property appraiser parcel/TMS number <u>and value of your home along with three adjacent properties</u> as below:			
Your home TMS number: _____		Tax Value: _____	
Home on the right TMS number: _____		Right Tax value: _____	
Home on left TMS number: _____		Left Tax Value: _____	
Home facing TMS number: _____		Facing Tax Value: _____	
County of Residence:		Wind Zone:* (at location of residence)	
The residence is: (check one)		Flood Zone:** (at location of residence)	
<input type="checkbox"/> Site-built <input type="checkbox"/> Modular <input type="checkbox"/> Manufactured		Year home was constructed:***	
*You can locate your wind zone and flood zone from your insurance agent, financial lender(mortgage), or local Building Official's office.			
**If your flood zone starts with an A or a V you must provide an elevation certificate.			
***You can locate the TMS number, value and year of construction of your home by contacting your local tax assessment office.			
*You can locate your wind zone and your flood zone from your insurance agent, financial lender (mortgage), or your local building official's office.		(Department Use Only – Do not write in this block) United States Representative: District: _____ Name: _____ State Senator: District: _____ Name: _____ State Representative: District: _____ Name: _____	
**If your flood zone starts with an A or a V you must provide an elevation certificate.			
***You can locate the year of construction of your home by contacting your local tax assessment office.			

Assurances:

I, or we, identified as the homeowner(s) on this application, apply to the South Carolina Department of Insurance for a grant under the SC Safe Home program and declare the following information regarding the residence also identified on of this application.

Please check each box that applies:

- ☐ I/We requested and received an inspection of my/our property by a SC Certified Wind Examiner or inspection firm. The examiner or inspection firm was selected from the list of approved examiners/inspectors listed on the www.SCSafeHome.com website.
- ☐ I /We own and live in the residence and are a South Carolina resident.
- ☐ The residence has a current valid property tax assessment record and is adequately insured. The assessed or insured value of the residence does not exceed \$300,000.
- ☐ The residence currently has property insurance coverage including coverage against damage from hurricane winds. The property and wind coverage may be two separate policies.
- ☐ I/We have reviewed the FEMA FIRM maps to determine if the property needs to have flood insurance coverage. (Please visit the following website to learn more about flood insurance and if your property is located in a floodplain, <http://www.fema.gov>).
- ☐ I/We are required by our lender to carry flood insurance coverage for our residence. *If yes, please provide flood certification. If property is in a flood zone that starts with either A or V, please include the elevation certificate.*
- ☐ The county property appraisal parcel number shown on this application is in fact the parcel number for the residence being considered for improvement.
- ☐ I/We understand that if this grant application is approved, the SC Safe Home program will send a written Grant Award Notification letter which will contain all the terms and conditions of the grant.
- ☐ I/We agree to carefully review all terms and conditions of the Grant Award Notification letter before being obligated to any participating SC Safe Home Certified contractor to perform improvement work under the grant. If I/we do not accept all the terms and conditions of the grant, written notification will be submitted to the South Carolina Department of Insurance/Safe Home program withdrawing the application for grant funds.
- ☐ I/We understand that I/we do not have a grant until written notification in the form of a Grant Award Notification letter is issued to me/us by the SC Safe Home program.
- ☐ I/We attest that I/we are not utilizing funds for this retrofit from a previous property insurance claim settlement.
- ☐ I/We understand that I/we will not enter into an agreement or begin retrofit work with any participating SC Safe Home certified contractor prior to my/our receipt of a grant.
- ☐ I/We have not previously applied and received a grant for the SC Safe Home Grant Program.
- ☐ I/We hereby declare that all information provided in this application is true and accurate to the best of my/our knowledge.

Signature of Homeowner

Date

Signature of Homeowner

Date

Include with this application the following:

1. Uniform Inspection Report completed by the SC Safe Home Inspector.
2. Home Survey Checklist completed by the SC Safe Home Inspector.
3. Photographs of your home taken by the SC Safe Home Inspector when he/she completed the inspection of your home.
4. Recommended Improvements located on the back page of the application and completed by your inspector. Please initial to the left by each of the recommended improvements you plan to make to your residence.
5. Proof of Income – your most recent signed U.S. Income Tax Return 1040, 1040EZ or 1040A that provides your annual adjusted gross household income. If the homeowner did not file a tax return with the IRS then the homeowner is required to state this in writing and include the statement with the application. Applicants must be a resident of South Carolina.
6. Proof of Homeowner's Insurance. This should be a copy of your property insurance declaration page.
7. County Tax Assessment. This should be a copy of your latest property tax assessment (showing value of home separate from value of land).
8. Contractor's Estimate, signed by the SC Safe Home Participating Contractor.

Grant Applicant's Initials_____

ACKNOWLEDGEMENT AND AGREEMENTS OF APPLICANTS

SC Safe Home is a grant program established by the state legislature under the Omnibus Coastal Property Insurance Reform Act of 2007. The Omnibus Act was enacted to address issues involving property insurance availability and affordability along South Carolina's coast. It established the South Carolina Comprehensive Hurricane Grant Mitigation Program known as SC Safe Home. The SC Safe Home Program provides grants to South Carolina property owners to assist with the retrofit of their homes to make them more resistant to loss due to hurricane damage. It has been proven that retrofitted homes are less vulnerable to hurricane damage. This could potentially mean fewer insurance claims (i.e. losses) and possibly lower insurance premiums for all South Carolinians.

By using this application and signing below, the applicant(s) acknowledge(s) that the State of South Carolina makes no representations, guarantee, or warranty, either express or implied, regarding the performance or effectiveness of the wind resistive devices, installed pursuant to the Wind Inspection Report with respect to protecting property, loss prevention, life safety and protection purposes, or fitness for a particular purpose. The applicant(s) acknowledge(s) that installation of improvements may not protect either their home or persons within the home and/or garage from any loss or injury. The applicant(s) further acknowledge(s) that the grant program is subject to availability of funds, which are limited, and also recognize that the applicant(s) may receive no funds. The applicant(s) understand(s) and agree(s) that nothing contained herein shall be construed as conferring upon any applicant(s) any right to payment for any wind resistive device or installation. The State of South Carolina reserves the right to modify the information contained in its grant program documents without notice. The applicant(s) acknowledge(s) and agree(s) that in no event shall the State of South Carolina be liable for any damages or loss sustained by any applicant(s) due to the applicant's utilization of any wind resistive device or any information contained in the Wind Inspection Report. Any and all use of or reliance upon wind resistive devices or the information contained in the Wind Inspection Report, including but not limited to any selection of products or vendors, is solely the applicant's responsibility and the applicant(s) assume(s) all risks and liabilities, if any, with respect to the use of the wind resistive devices or the information contained on this application, the SC Safe Home Program or in the Wind Inspection Report. The State of South Carolina, South Carolina Department of Insurance and/or SC Safe Home Program do not assume any responsibility for the accuracy or completeness of any information contained in this application or the Wind Inspection Report. The application, Wind Inspection Report and material contained therein or provided pursuant thereto are provided to the applicant(s) as is without warranty of any kind. The applicant(s) swear(s) or affirm(s) under penalty of law that the information in this application is true and correct to the best of his/her knowledge and belief.

(All property owners must sign)

Signature	Print Name	Date
Applicant/Homeowner		
Signature	Print Name	Date
Applicant/Homeowner		
Signature	Print Name	Date
Applicant/Homeowner		
Signature	Print Name	Date

***Homeowner should check with Home owners Association (if applicant belongs to one) to be sure they are compliant with applicable guidelines and procedures as outlined by the Home Owners Association.**

Grant Applicant's Initials _____



Recommended Improvements *(For more details- see the Uniform Inspection Report)*

Homeowner to acknowledge and indicate by providing signature or initials by each recommended retrofit that is a part of this grant project.

Grant Applicant's Initial's

Roof Retrofit

In order to receive grant funds for roof retrofit, the following mitigation techniques must be implemented where applicable.

- **Roof deck attachment**

When upgrading the roof covering, we recommend re-nailing the roof deck, at minimum, 6" on center throughout With 8d ring-shank nails. The nails should be corrosion resistant regardless of the location of the structure. Depending on the structures proximity to the coast stainless steel nails should be used. Also an approved adhesive can be recommended for uplift resistance.

Note: _____

- **Secondary water barrier**

When retrofitting the roof, we recommend using an approved taping method, a tape acceptable as a secondary water barrier should be no less than 4" wide, or self-adhering underlayment as a secondary water barrier. Otherwise, an approved spray on foam can suffice as a secondary water barrier.

Note: _____

- **Roof covering**

Old roof covering materials must be removed and replaced with shingles meeting the necessary wind speed of the county in which the structure is located. A metal roof covering may be installed during a roof retrofit so long as the necessary installation requirements are met. **(Please note that all skylights must be addressed.)**

Note: _____

- **Brace gable ends**

Prevent failure of the gable end truss and gable end wall.

Note: _____

- **Reinforce roof-to-wall connections**

Use hurricane straps to mechanically fasten rafters and trusses to walls.

Note: _____

Recommended Improvements *(continued)*

Homeowner to acknowledge and indicate by providing signature or initials by each recommended retrofit that is a part of this grant project.

Grant Applicant's Initial's

Opening Protection

***All openings including non-impact rated exterior doors including garage doors must be protected.**

- **Exterior doors, including garage doors**

All exterior doors that require replacement must be replaced using doors which meet the local building code and are protected using an approved shutter or fabric system. Impact rated exterior doors meeting ASTM E 1886, ASTM E 1996 standards do not have to be protected using a shutter or fabric system.

Note: _____

- **Windows**

All windows that are not impact rated (to include the replacement windows that meet the local building code) must be shuttered or protected using products which meet ASTM E 1886, ASTM E 1996 approval.

Note: _____

Other mitigation techniques approved by the Advisory Committee

Grant Applicant's Initial's

- **Problems associated with weakened trusses, studs and other structural components**

Note: _____

- **Reinforce wall-to-foundation connections**

Use approved methods to mechanically strengthen the wall to foundations connection.

Note: _____

- **Other Mitigation Techniques**

Note: _____

Recommended Improvements *(continued)*

Homeowner to acknowledge and indicate by providing signature or initials by each recommended retrofit that is a part of this grant project.

Grant Applicant's Initial's

Mobile or Manufactured Home

***Mobile or manufactured homes only qualify for the following retrofits which must be completed by a licensed manufactured home installer that is certified to work with SC Safe Home.**

- Repair or replacement of manufactured homes piers, anchors and tie-down straps

Note: _____